

United States District Court  
Eastern District of Michigan  
Southern DivisionEverson Francis  
Plaintiff (s)

Case No: 09-13671

Honorable: Rosen /

v.

PROGRESSIVE-HOME-INSURANCE  
HOMESITE  
Defendant (s)

## COMPLAINT

I insured my apartment for 1 year with progressive over the phone and paid in full for that year (I only requested 1 year and paid in full for 1) but progressive however renewed my home insurance for the next year without my permission, they said they mailed me out a renewal form which I needed to fill out but I never fill it out as they for the renewal. Progressive took it upon themselves and renewed my policy without my authorization letter and my knowledge now they (progressive) is saying

Dated: 09/14/09

(SIGNATURE)

20160 West Point  
(ADDRESS)

Romulus, Mi 48174

734-516-5240  
(TELEPHONE)Rosen /  
SEP 16 A 4 PM  
FILED  
CLERK  
EAST DISTRICT COURT  
FLINT  
MICHIGAN

I owe them \$163, then they investigated  
the matter and said "I am sorry you do not  
owe us anything we will mail you out a bill  
saying you have a \$0 balance with us".

However, we cannot contact TransUnion or  
the debt collector and tell them it is an  
progressive mistake for putting incorrect information  
to them. (I have call 2:08 and 2:07 pm on a  
Monday 14 September 2009, I spoke with  
Lynda at progressive).

Your honor this is the second time this  
is happening to me a 200 law student, I always  
pay my bills because I took private loans out  
to pay for school, I graduated Michigan  
State University, now attends University of  
Baltimore specializing in LAW.

They all ruin my credit now and I may never  
become a LAWYER and PRIME MINISTER  
of my country.

  
USDC-AA 2/26/97

complaint (cont'd)

I am selling for \$300000, they did not even care, even though they made the mistake.

If I had made such a mistake in someone's life I would do ~~everything~~ anything to correct my negligence.



I am an international student so my credit was paying my way from Michigan State University to University of Baltimore etc

I cannot work legally in Baltimore U.S.A student visa



The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

## I. (a) PLAINTIFFS

EVANSON FRANCIS

(b) County of Residence of First Listed Plaintiff

(EXCEPT IN U.S. PLAINTIFF CASES)

WAYNE

(c) Attorney's (Firm Name, Address, and Telephone Number)

## DEFENDANTS

PROGRESSIVE  
INSURANCE

County of Residence of First Listed Defendant

(IN U.S. PLAINTIFF CASES ONLY)

HOME SITE

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE  
LAND INVOLVED.

Insurance

Attorneys (If Known)

## II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

 1 U.S. Government Plaintiff 2 Federal Question (U.S. Government Not a Party) 2 U.S. Government Defendant 4 Diversity  
(Indicate Citizenship of Parties in Item III)

## III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

|   | PTF                                   | DEF                        | PTF   | DEF  |
|---|---------------------------------------|----------------------------|---|--|
| Citizen of This State                   | <input type="checkbox"/> 1            | <input type="checkbox"/> 1 | Incorporated or Principal Place of Business In This State     | <input type="checkbox"/> 4 <input checked="" type="checkbox"/> 4 |
| Citizen of Another State                | <input type="checkbox"/> 2            | <input type="checkbox"/> 2 | Incorporated and Principal Place of Business In Another State | <input type="checkbox"/> 5 <input checked="" type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country | <input checked="" type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation  | <input type="checkbox"/> 6 <input type="checkbox"/> 6            |

## IV. NATURE OF SUIT (Place an "X" in One Box Only)

| CONTRACT  | TORTS  | FORFEITURE/PENALTY  | BANKRUPTCY  | OTHER STATUTES   |
|---|--|---|---|--|
| <input checked="" type="checkbox"/> 110 Insurance                               | <b>PERSONAL INJURY</b>   | <b>PERSONAL INJURY</b>  | <b>PROPERTY RIGHTS</b>                                      | <b>400 State Reapportionment</b>   |
| <input type="checkbox"/> 120 Marine   | <input type="checkbox"/> 310 Airplane                          | <input type="checkbox"/> 362 Personal Injury - Med. Malpractice         | <input type="checkbox"/> 422 Appeal 28 USC 158              | <input type="checkbox"/> 410 Antitrust   |
| <input type="checkbox"/> 130 Miller Act   | <input type="checkbox"/> 315 Airplane Product Liability        | <input type="checkbox"/> 365 Personal Injury - Product Liability        | <input type="checkbox"/> 423 Withdrawal 28 USC 157          | <input type="checkbox"/> 430 Banks and Banking   |
| <input type="checkbox"/> 140 Negotiable Instrument                              | <input type="checkbox"/> 320 Assault, Libel & Slander          | <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability | <b>LABOR</b>  | <input type="checkbox"/> 450 Commerce  |
| <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment  | <input type="checkbox"/> 330 Federal Employers' Liability      | <input type="checkbox"/> 370 Other Fraud                                | <b>SOCIAL SECURITY</b>                                      | <input type="checkbox"/> 460 Deportation   |
| <input type="checkbox"/> 151 Medicare Act                                       | <input type="checkbox"/> 340 Marine                            | <input type="checkbox"/> 371 Truth in Lending                           | <input type="checkbox"/> 861 HIA (1395ft)                   | <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations            |
| <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Ex. Veterans) | <input type="checkbox"/> 345 Marine Product Liability          | <input type="checkbox"/> 380 Other Personal Property Damage             | <input type="checkbox"/> 862 Black Lung (923)               | <input checked="" type="checkbox"/> 480 Consumer Credit                                |
| <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits      | <input type="checkbox"/> 350 Motor Vehicle                     | <input type="checkbox"/> 385 Property Damage Product Liability          | <input type="checkbox"/> 863 DIWC/DIWW (405(g))             | <input type="checkbox"/> 490 Cable/Sat TV  |
| <input type="checkbox"/> 160 Stockholders' Suits                                | <input type="checkbox"/> 355 Motor Vehicle Product Liability   | <input type="checkbox"/> 390 Other Personal Injury                      | <input type="checkbox"/> 864 SSID Title XVI                 | <input type="checkbox"/> 810 Selective Service   |
| <input type="checkbox"/> 190 Other Contract                                     | <input type="checkbox"/> 360 Other Personal Injury             | <input type="checkbox"/> 410 Voting                                     | <input type="checkbox"/> 865 RSI (405(g))                   | <input type="checkbox"/> 850 Securities/Commodities/ Exchange                          |
| <input type="checkbox"/> 195 Contract Product Liability                         |  | <input type="checkbox"/> 422 Employment                                 | <b>FEDERAL TAX SUITS</b>                                    | <input type="checkbox"/> 875 Customer Challenge 12 USC 3410                            |
| <input type="checkbox"/> 196 Franchise  |  | <input type="checkbox"/> 443 Housing/ Accommodations                    | <input type="checkbox"/> 710 Fair Labor Standards Act       | <input type="checkbox"/> 890 Other Statutory Actions                                   |
| <b>REAL PROPERTY</b>  | <b>CIVIL RIGHTS</b>  | <b>PRISONER PETITIONS</b>   | <input type="checkbox"/> 790 Other Labor Litigation         | <input type="checkbox"/> 891 Agricultural Acts   |
| <input type="checkbox"/> 210 Land Condemnation                                  | <input type="checkbox"/> 441 Voting                            | <input type="checkbox"/> 510 Motions to Vacate Sentence                 | <input type="checkbox"/> 791 Emp. Ret. Inc. Security Act    | <input type="checkbox"/> 892 Economic Stabilization Act                                |
| <input type="checkbox"/> 220 Foreclosure  | <input type="checkbox"/> 442 Employment                        | <b>Habeas Corpus:</b>   | <b>IMMIGRATION</b>  | <input type="checkbox"/> 893 Environmental Matters                                     |
| <input type="checkbox"/> 230 Rent Lease & Ejectment                             | <input type="checkbox"/> 443 Welfare                           | <input type="checkbox"/> 530 General                                    | <input type="checkbox"/> 462 Naturalization Application     | <input type="checkbox"/> 894 Energy Allocation Act                                     |
| <input type="checkbox"/> 240 Torts to Land                                      | <input type="checkbox"/> 445 Amer. w/Disabilities - Employment | <input type="checkbox"/> 535 Death Penalty                              | <input type="checkbox"/> 463 Habeas Corpus - Alien Detainee | <input type="checkbox"/> 895 Freedom of Information Act                                |
| <input type="checkbox"/> 245 Tort Product Liability                             | <input type="checkbox"/> 446 Amer. w/Disabilities - Other      | <input type="checkbox"/> 540 Mandamus & Other                           | <input type="checkbox"/> 465 Other Immigration Actions      | <input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice |
| <input type="checkbox"/> 290 All Other Real Property                            | <input type="checkbox"/> 440 Other Civil Rights                | <input type="checkbox"/> 550 Civil Rights                               |   | <input type="checkbox"/> 950 Constitutionality of State Statutes                       |
|   |  | <input type="checkbox"/> 555 Prison Condition                           |   |  |

## V. ORIGIN

(Place an "X" in One Box Only)

 1 Original Proceeding 2 Removed from State Court 3 Remanded from Appellate Court 4 Reinstated or Reopened 5 Transferred from another district (specify) 6 Multidistrict Litigation 7 Appeal to District Judge from Magistrate Judgment

## VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

Brief description of cause:

Incorrect Credit reporting

FCRA

## VII. REQUESTED IN COMPLAINT:

 CHECK IF THIS IS A CLASS ACTION  
UNDER F.R.C.P. 23

DEMAND \$

3000000

CHECK YES only if demanded in complaint:  
JURY DEMAND:  Yes  No

## VIII. RELATED CASE(S) IF ANY

(See instructions):

JUDGE

DOCKET NUMBER

DATE SIGNATURE OF ATTORNEY OF RECORD

April 8, 2009

## FOR OFFICE USE ONLY

RECEIPT #  AMOUNT  APPLYING IFFP  JUDGE  MAG. JUDGE

## PURSUANT TO LOCAL RULE 83.11

1. Is this a case that has been previously dismissed?

 Yes No

If yes, give the following information:

Court: \_\_\_\_\_

Case No.: \_\_\_\_\_

Judge: \_\_\_\_\_

2. Other than stated above, are there any pending or previously discontinued or dismissed companion cases in this or any other court, including state court? (Companion cases are matters in which it appears substantially similar evidence will be offered or the same or related parties are present and the cases arise out of the same transaction or occurrence.)

 Yes No

If yes, give the following information:

Court: \_\_\_\_\_

Case No.: \_\_\_\_\_

Judge: \_\_\_\_\_

Notes :

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